

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Executive Committee Meeting Notice and Agenda

September 24, 2025

9:00 A.M.

ZOOM Meeting

Call to Order	RC
August 2025 Financials (vote)	JS
Updated Cash Flow	
Claim Experience Request - Trust Policy (vote)	JS
Medex Open Enrollment and Rates 2026 (vote)	JS
Survey Form	JS
Input on 7/1/26 Plan Changes	JS

Meeting Schedule

Insurance Advisory Committee – October 9, 2025, 10:00 a.m. ZOOM

Executive Committee – October 22, 2025, 9:00 a.m. ZOOM

Executive Committee – November 19, 2025, 9:00 a.m. ZOOM

Joseph Shea is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us02web.zoom.us/j/85303200727?pwd=VPaHHOqUR7HncJhhu4vcJ46uCPG5yN.1>

Meeting ID: 853 0320 0727

Passcode: 685904

One tap mobile

+16469313860,,85303200727#,,,,*685904# US

+13017158592,,85303200727#,,,,*685904# US (Washington DC)

Join instructions

<https://us02web.zoom.us/meetings/85303200727/invitations?signature=vPWg9W5tNA5h8cLNkh0Bisx8heJkxK7Rp4gVYKcXaSA>

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

FISCAL YEAR 2026 OPERATING EXPENSES (July 1, 2025 to June 30, 2026)

ITEM CODE	BUDGET ITEMS	FY-2025		FY-2026	
		Budgeted		Budgeted	
	WAGES & BENEF	7-1/6-30		July	
5110	SALARY*	410,000.00	426,000.00	51,204.92	28,366.64
5145	LONGEVITY	6,600.00	6,600.00		
5120	TEMP. EMPLOYEE SAL.				
481	FICA (.082)				
5188	MED TAX (.0145)				
5181	CONTRIBUTORY RET.	125,624.00	130,358.00	135,403.39	3,407.31
5189	EMP. ASST. PROG. EAP				
5184	HEALTH INSURANCE	80,000.00	94,400.00	6,345.67	5,891.67
5185	LIFE INSURANCE	350.00	350.00	28.40	28.40
5189	UNEMP. HEALTH INS. TAX				
TOT. WAGES & BENEFITS		622,574.00	657,708.00	192,982.38	37,694.02

ITEM CODE	BUDGET ITEMS	NON SALARY EXPENSES			
5300	ADM. CONT. SERVICES (FS&PF)				
	Rent	14,400.00	13,200.00	1,000.00	1,000.00
	Parking				
5305	ADM. CONT. SERVICES (Audit)	22,000.00	45,000.00		
5320	LEGAL				
5340	TELEPHONE/INTERNET				
5490	FOOD SUPPLIES	600.00	500.00	29.95	
5420	OFFICE & COMPUTER SUPPLIES			327.26	
5580	MISC. EXPENSES	5,000.00	5,000.00	316.89	
5580	NEWSPAPER/MAGS/BOOKS				
5420	POSTAGE (Stamps)	8,500.00	6,000.00		
5275	POSTAGE METER RENTAL			466.90	
5380	MINI GRANTS/WEELNESS	7,500.00	7,500.00		
5420	STATIONERY & OFF. SUPP.				
5780	SURETY BONDS	1,250.00	1,250.00		
5340	TELEPHONES				
5320	TRAINING				
5710	TRAVEL IN/OUT of STATE	5,000.00	3,000.00	42.00	
5188	UTILITIES	6,000.00	6,000.00	694.33	437.23
	TOT. Indirect Costs				
Total Non-Salary		70,250.00	87,450.00	2,877.33	1,437.23

ITEM CODE	BUDGET ITEMS				
	I.T.				
6000	COMPUTER HARDWARE	7,500.00	2,500.00		
5420	COMPUTER SOFTWARE				
5420	COMPUTER SUPPLIES	1,000.00	1,000.00		
5850	DESK TOP PCs				
5300	MISC PROF & TECH SERV.**	175,000.00	80,000.00	14,846.00	1,431.00
	TOTAL DATA PROCESSING	183,500.00	83,500.00	14,846.00	1,431.00
TOTALS		876,324.00	828,658.00	210,705.71	40,562.25

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HAMPSHIRE COUNTY GROUP INSURANCE TRUST

INCOME AND EXPENSE REPORT

ITEMS	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE	JULY
Starting Cash Balance	\$608,933.38	\$4,796,853.49	\$483,072.00	-\$534,684.82	\$2,823,338.94	\$769,509.74	\$1,374,868.15	\$2,585,805.86	-\$1,211,050.10	\$1,726,324.83	\$1,289,856.50
Adjustments											
Total Starting Balance	\$608,933.38	\$4,796,853.49	\$483,072.00	-\$534,684.82	\$2,823,338.94	\$769,509.74	\$1,374,868.15	\$2,585,805.86	-\$1,211,050.10	\$1,726,324.83	\$1,289,856.50
MONTHLY INCOME											
Total Premium Collected	7,590,509.79	5,561,151.39	7,102,933.28	7,901,004.69	7,696,995.22	6,971,549.48	7,113,861.16	5,733,876.86	8,662,499.92	4,216,395.73	11,883,562.27
Interest Income (MMDT)	6,694.77	7,121.39	3,415.77	5,416.00	3,963.56	4,244.57	4,915.06	2,880.52	5,955.54	5,133.53	4,826.21
Other Income or Adjustments			2.38								
BCBS SR Premium Collected											
TOTAL MONTHLY INCOME	7,597,204.56	5,568,272.78	7,106,351.43	7,906,420.69	7,700,958.78	6,975,794.05	7,118,776.22	5,736,757.38	8,668,455.46	4,221,529.26	11,888,388.48
MONTHLY EXPENSES											
BCBS Admin Cost (estimate)											
Claim Deposit	5,222,269.83	6,806,599.00	5,108,803.72	5,370,401.93	6,571,461.25	4,925,167.78	6,453,754.80	6,057,531.86	5,962,534.78	5,786,383.98	8,943,510.34
Reinsurance (Ind.&Agg.)	(483,370.78)	181,567.63	181,964.85	182,121.12	88,606.68	108,354.27	(3,407.47)	55,503.18	28,970.51	(31,398.30)	(35,796.67)
BCBS Settlement											
Recon adjust w/Finance											
BCBS Sr Premium Paid											
Other Exp. & Claim Settlement	1,105,098.68	2,831,788.53	2,778,833.77	929,508.82	3,040,238.96	2,979,386.92	1,055,857.82	3,453,317.77	3,487,583.52	1,641,677.58	3,587,364.65
Total Plan Expenses	5,843,997.73	9,819,955.16	8,069,602.34	6,482,031.87	9,700,306.89	8,012,908.97	7,506,205.15	9,566,352.81	9,479,088.81	7,396,663.26	12,495,078.32
Total Unit Operating Expenses	65,286.72	62,099.11	54,505.91	66,365.06	54,521.09	57,526.67	51,633.36	67,260.53	51,991.72	61,334.33	210,705.71
TOTAL MONTHLY EXPENSES	5,909,284.45	9,882,054.27	8,124,108.25	6,548,396.93	9,754,827.98	8,070,435.64	7,557,838.51	9,633,613.34	9,531,080.53	7,457,997.59	12,705,784.03
TOTAL NET MONTHLY INCOME	1,687,920.11	(4,313,781.49)	(1,017,756.82)	1,358,023.76	(2,053,869.20)	(1,094,641.59)	(439,062.29)	(3,896,855.96)	(862,625.07)	(3,236,468.33)	(817,395.55)
BALANCE											
Cash Balance	2,296,853.49	483,072.00	(534,684.82)	823,338.94	769,469.74	(325,131.85)	935,805.86	(1,311,050.10)	(2,073,675.17)	(1,510,143.50)	472,460.95
Adjustments	2,500,000.00			2,000,000.00	40.00	1,700,000.00	1,650,000.00	100,000.00	3,800,000.00	2,800,000.00	3,455,889.68
ENDING MONTHLY BALANCE	4,796,853.49	483,072.00	(534,684.82)	2,823,338.94	769,509.74	1,374,868.15	2,585,805.86	(1,211,050.10)	1,726,324.83	1,289,856.50	3,928,350.63

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HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Fund And Investment Information

FUNDS	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE	JULY
Post Employee Ben. S.B.	66,091.61	65,172.83	64,254.05	62,305.25	62,276.49	61,217.71	58,988.91	57,930.13	56,871.35	56,982.59	55,923.81
Funding	1,030.02	1,030.02		2,200.04	1,170.02		1,170.02	1,170.02	2,340.04	1,170.02	
Expenses	1,948.80	1,948.80	1,948.80	2,228.80	2,228.80	2,228.80	2,228.80	2,228.80	2,228.80	2,228.80	2,228.80
Total	65,172.83	64,254.05	62,305.25	62,276.49	61,217.71	58,988.91	57,930.13	56,871.35	56,982.59	55,923.81	53,895.01
Accrued Vac & Sick Time	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96
Income											
Expenses											
Total	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96
Member Deposits	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96
Deposits											24,500.00
Total Member Deposits	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,488,051.96
OPEB Trust	321,562.82	322,924.63	324,292.21	325,576.97	327,000.26	328,388.89	329,648.46	331,048.34	332,408.81	333,721.52	334,897.77
Interest	1,361.81	1,367.58	1,284.76	1,423.29	1,388.63	1,259.57	1,399.88	1,360.47	1,312.71	1,176.25	1,180.40
OPEB Trust	322,924.63	324,292.21	325,576.97	327,000.26	328,388.89	329,648.46	331,048.34	332,408.81	333,721.52	334,897.77	336,078.17
Investments											
CD's	7,591,602.78	7,121,840.44	7,152,001.24	7,180,335.67	6,207,626.75	6,233,987.90	5,555,405.94	3,923,230.27	3,839,051.76	2,047,431.42	1,253,632.84
Deposit	(500,000.00)			(1,000,000.00)		(700,000.00)	(1,650,000.00)	(100,000.00)	(1,800,000.00)	(800,000.00)	
Interest	30,237.66	30,160.80	28,334.43	27,291.08	26,361.15	21,418.04	17,824.33	15,821.49	8,379.66	6,201.42	5,323.65
Balance	7,121,840.44	7,152,001.24	7,180,335.67	6,207,626.75	6,233,987.90	5,555,405.94	3,923,230.27	3,839,051.76	2,047,431.42	1,253,632.84	1,258,956.49
Portfolio Value	10,916,130.10	9,009,142.30	8,897,102.48	9,300,329.19	7,950,739.57	8,224,068.06	7,228,416.19	6,953,131.67	6,851,991.84	5,154,766.73	3,364,488.66
Deposit	(2,000,000.00)			(1,000,000.00)		(1,000,000.00)	(275,284.52)	(101,139.83)	(2,000,000.00)	(2,000,000.00)	(3,455,889.68)
Interest	93,012.20	(112,039.82)	403,226.71	(349,589.62)	273,328.49	4,348.13			302,774.89	209,721.93	98,703.41
Market Change											
Total	9,009,142.30	8,897,102.48	9,300,329.19	7,950,739.57	8,224,068.06	7,228,416.19	6,953,131.67	6,851,991.84	5,154,766.73	3,364,488.66	7,302.39
Accounts Receivable	440,210.22	1,887,452.55	1,730,237.24	973,065.29	394,750.51	518,891.07	534,150.97	1,900,280.17	328,596.28	4,456,131.78	862,927.27
Total With Accounts Receivable	26,251,013.83	23,303,044.45	22,558,969.42	22,838,917.22	20,506,792.73	19,561,088.64	18,880,167.16	16,264,423.75	14,142,693.29	15,249,801.28	10,966,679.88

Hampshire County Group Insurance Trust

TRANSACTION REPORT AUGUST 2025 (FY26)

STARTING BALANCE GENERAL FUND (M&T BANK)				\$ 1,696,565.01
2025	TRANSACTION	A/P DEBIT	A/R CREDIT	
AUG	M&T BANK			
1	BLUE CROSS BLUE SHIELD	7,166,257.06		\$ (5,469,692.05)
1	STEALTH/STOP LOSS		500,122.68	\$ (4,969,569.37)
1	M&T BANK (FROM ESB)		2,600,000.00	\$ (2,369,569.37)
4	M&T BANK		19,605.00	\$ (2,349,964.37)
7	M&T BANK		31,687.00	\$ (2,318,277.37)
18	M&T BANK		1,052,492.04	\$ (1,265,785.33)
20	M&T BANK		90,675.78	\$ (1,175,109.55)
21	M&T BANK		386,487.40	\$ (788,622.15)
22	M&T BANK		277,822.58	\$ (510,799.57)
25	M&T BANK		359,891.32	\$ (150,908.25)
28	M&T BANK		126,963.40	\$ (23,944.85)
29	M&T BANK		887,491.46	\$ 863,546.61
31	M&T BANK (FROM WF CLSD ACCT)		8,050.31	\$ 871,596.92
adj	HUNTINGTON DEP ADJ FROM 04.2024	1,250.00		\$ 870,346.92
31	CVS CAREMARK	2,844,728.20		\$ (1,974,381.28)
31	PAYROLL	28,366.64		\$ (2,002,747.92)
31	INTEREST		3,824.17	\$ (1,998,923.75)
				\$ (1,998,923.75)
				\$ (1,998,923.75)
STARTING BALANCE GENERAL FUND (EASTHAMPTON SAVINGS BANK x5596)				\$ 2,231,785.62
2025	TRANSACTION	A/P DEBIT	A/R CREDIT	
AUG	EASTHAMPTON SAVINGS BANK			
				\$ 2,231,785.62
1	STEALTH/STOP LOSS	203,180.92		\$ 2,028,604.70
1	ESB (TO MTB)	2,600,000.00		\$ (571,395.30)
1	ESB		13,185.00	\$ (558,210.30)
1	ESB		221,553.57	\$ (336,656.73)
1	ESB		264,404.70	\$ (72,252.03)
4	ESB		95,252.00	\$ 22,999.97
5	ESB		3,624.00	\$ 26,623.97
5	ESB		6,069.00	\$ 32,692.97
5	ESB		180,762.40	\$ 213,455.37
5	ESB		4,637.00	\$ 218,092.37
5	ESB		7,468.00	\$ 225,560.37
6	ESB		8,256.60	\$ 233,816.97
11	ESB		232,306.59	\$ 466,123.56
13	ESB		2,792.00	\$ 468,915.56
13	ESB		4,547.00	\$ 473,462.56
14	ESB		94,808.00	\$ 568,270.56
15	ESB		139,281.00	\$ 707,551.56
18	ESB		7,468.00	\$ 715,019.56
18	ESB		64,215.00	\$ 779,234.56
18	ESB		13,313.00	\$ 792,547.56
18	ESB		66,796.20	\$ 859,343.76
19	ESB		70,118.48	\$ 929,462.24
19	ESB		6,069.00	\$ 935,531.24
20	ESB		95,260.00	\$ 1,030,791.24
20	ESB		63,153.00	\$ 1,093,944.24
21	ESB		258,079.90	\$ 1,352,024.14
21	ESB		778,232.27	\$ 2,130,256.41

21	ESB		173,298.00	\$ 2,303,554.41
21	ESB		14,755.16	\$ 2,318,309.57
21	ESB		41,500.00	\$ 2,359,809.57
22	ESB		97,740.20	\$ 2,457,549.77
25	ESB		23,640.00	\$ 2,481,189.77
25	ESB		5,199.00	\$ 2,486,388.77
26	ESB		277,997.87	\$ 2,764,386.64
26	ESB		231,959.80	\$ 2,996,346.44
27	ESB		175,113.98	\$ 3,171,460.42
27	ESB		10,088.00	\$ 3,181,548.42
27	ESB		16,805.65	\$ 3,198,354.07
28	ESB		17,233.00	\$ 3,215,587.07
28	ESB		134,411.40	\$ 3,349,998.47
28	ESB		7,012.20	\$ 3,357,010.67
28	ESB		188,036.00	\$ 3,545,046.67
29	ESB		2,792.00	\$ 3,547,838.67
29	ESB		5,639.81	\$ 3,553,478.48
29	ESB		17,049.00	\$ 3,570,527.48
29	ESB		238,568.20	\$ 3,809,095.68
29	ESB		791,816.40	\$ 4,600,912.08
29	ESB		123,162.42	\$ 4,724,074.50
29	ESB		11,479.94	\$ 4,735,554.44
31	CANARX	10,970.30		\$ 4,724,584.14
31	BLUE MEDICARE RX (JULY)	650,608.14		\$ 4,073,976.00
31	PAYROLL	9,327.38		\$ 4,064,648.62
31	ACCOUNTS PAYABLE	2,868.23		\$ 4,061,780.39
31	INTEREST		2,579.04	\$ 4,064,359.43
				\$ 4,064,359.43
				\$ 4,064,359.43
	MEMBER UNIT DEPOSITS ON HAND			
AUG		Starting Balance>>>>>>>>>>>>>>>>		\$ 4,488,051.96
adj	HUNTINGTON DEP ADJ FROM 04.2024		1,250.00	\$ 4,489,301.96
20	BROOKFIELD		12,250.00	\$ 4,501,551.96
31	Total			\$ 4,501,551.96
	M&T BANK			
AUG	Post Employee Benefits Fund	Starting Balance>>>>>>>>>>>>>>>>		\$ 53,695.01
31	Retiree Health & Life Ins.	2,228.80	2,340.04	\$ 53,806.25
31	Total			\$ 53,806.25
	M&T BANK			
AUG	Accrued Vacation & Sick Time Fund	Starting Balance>>>>>>>>>>>>>>>>		\$ 31,317.96
				\$ 31,317.96
31	Total			\$ 31,317.96
	OPEB			
AUG	CD-Easthampton Savings			\$ 336,078.17
31	3 mos.@ 4.150% (matures 11/22/25) x1851		1,108.82	\$ 337,186.99
	Total			\$ 337,186.99
	INVESTMENTS - CD			
AUG	CD-Easthampton Savings			\$ 1,258,956.49
	TO ESB GENERAL FUND			\$ 1,258,956.49
	TO ESB GENERAL FUND			\$ 1,258,956.49
31	3 mos.@ 4.15% (matures 11/16/25) x7499		4,624.34	\$ 1,263,580.83
	Total			\$ 1,263,580.83
	INVESTMENTS - WF			
AUG	Portfolio Value AUG 1, 2025			\$ 7,302.39
31	Investment Earnings/Loss		1,319.45	\$ 8,621.84
31	TO MTB GENERAL FUND	8,050.31		\$ 571.53
	Total			\$ 8,253,451.20

HUNTINGTON ENTRY DEPOSIT ADJUSTMENT

04.2024: Huntington had 2 entry deposit payments in April 2024, recorded one (\$1500) properly and one (\$1250) as premium income by accident. This is the correction.

**Hampshire County Group Insurance Trust
Claim Payments**

	CLAIMS	AMOUNT PAID	VARIANCE	CUMULATIVE VAR.		
January 2023	\$ 4,941,510.44	\$ 4,839,000.00	\$ 102,510.44	\$ (67,550.81)		
February	\$ 5,145,447.69	\$ 4,839,000.00	\$ 306,447.69	\$ 238,896.88		
March	\$ 5,606,776.57	\$ 4,839,000.00	\$ 767,776.57	\$ 1,006,673.45		
April	\$ 3,656,013.51	\$ 4,839,000.00	\$ (1,182,986.49)	\$ (176,313.04)		
May	\$ 4,968,758.05	\$ 4,839,000.00	\$ 129,758.05	\$ (46,554.99)		
June	\$ 5,512,963.61	\$ 4,839,000.00	\$ 673,963.61	\$ 627,408.62	\$ 29,831,469.87	
July	\$ 4,844,980.28	\$ 5,212,600.00	\$ (367,619.72)	\$ 259,788.90		
August	\$ 5,210,044.34	\$ 5,840,008.62	\$ (629,964.28)	\$ (370,175.38)		
September	\$ 5,504,553.19	\$ 5,212,600.00	\$ 291,953.19	\$ (78,222.19)		
October	\$ 4,834,161.59	\$ 5,212,600.00	\$ (378,438.41)	\$ (456,660.60)		
November	\$ 6,293,210.34	\$ 5,212,600.00	\$ 1,080,610.34	\$ 623,949.74		
December	\$ 4,801,040.95	\$ 5,212,600.00	\$ (411,559.05)	\$ 212,390.69	\$ 31,487,990.69	5.6%
January	\$ 4,958,805.42	\$ 5,284,300.00	\$ (325,494.58)	\$ (113,103.89)		
February	\$ 5,183,440.21	\$ 5,284,300.00	\$ (100,859.79)	\$ (213,963.68)		
March	\$ 6,030,065.36	\$ 5,284,300.00	\$ 745,765.36	\$ 531,801.68		
April	\$ 6,505,090.32	\$ 5,816,101.68	\$ 688,988.64	\$ 1,220,790.32		
May	\$ 6,507,291.77	\$ 6,505,090.32	\$ 2,201.45	\$ 1,222,991.77		
June	\$ 4,698,588.40	\$ 5,284,300.00	\$ (585,711.60)	\$ (585,711.60)	\$ 33,883,281.48	7.6%
July	\$ 5,222,269.83	\$ 5,529,000.00	\$ (306,730.17)	\$ (306,730.17)		
August	\$ 6,806,599.00	\$ 5,529,000.00	\$ 1,277,599.00	\$ 1,277,599.00		
September	\$ 5,108,803.72	\$ 5,529,000.00	\$ (420,196.28)	\$ (420,196.28)		
October	\$ 5,370,401.93	\$ 5,529,000.00	\$ (158,598.07)	\$ (158,598.07)		
November	\$ 6,530,861.25	\$ 5,529,000.00	\$ 1,001,861.25	\$ 1,001,861.25		
December	\$ 4,884,567.78	\$ 5,529,000.00	\$ (644,432.22)	\$ (644,432.22)	\$ 33,923,503.51	0.1%
January 2024	\$ 6,453,754.80	\$ 5,569,600.00	\$ 884,154.80	\$ 884,154.80		
February	\$ 6,057,531.86	\$ 5,569,600.00	\$ 487,931.86	\$ 487,931.86		
March	\$ 5,962,534.78	\$ 5,569,600.00	\$ 392,934.78	\$ 392,934.78		
April	\$ 5,786,383.98	\$ 5,569,600.00	\$ 216,783.98	\$ 216,783.98		
May	\$ 8,943,910.34	\$ 5,569,600.00	\$ 3,374,310.34	\$ 3,374,310.34		
June	\$ 7,166,257.06	\$ 5,569,600.00	\$ 1,596,657.06	\$ 1,596,657.06	\$ 40,370,372.82	19.0%
July	\$ 6,153,533.46	\$ 6,069,200.00	\$ 84,333.46	\$ 84,333.46		
August	\$ 7,910,554.94	\$ 6,069,200.00	\$ 1,841,354.94	\$ 1,841,354.94		

P = Acturial Projection of Claims or Anticipated Payments, A = Actual Info.

E = Estimate based on some actual information

8/5/2025	ACH	7,166,257.06	BCBS	Monthly Claim prefunding & settlement
8/5/2025	ACH	203,180.92	Stealth Partner Group	Reinsurance- APR
8/5/2025	7179	49.25	Boston Mutual	Life Ins
8/5/2025	7180	435.62	ACSA	Dental Ins
8/5/2025	7177	1,000.00	M&B Holdings	Rent APR
8/5/2025	7178	5,998.20	CanaRx	Rx expense
8/5/2025	ACH	1,431.00	NetLogix	Monthly IT
8/5/2025	ACH	280.40	Comcast	Internet
8/5/2025	ACH	663,713.95	CVS	Rx weekly
8/11/2025	ACH	(81,543.81)	UNUM	Reinsurance Reimb
8/12/2025	ACH	602,682.62	CVS	Rx weekly
8/13/2025	ACH	14,176.11	Checkwriters	payroll 8/14
8/18/2025	ACH	(322,862.55)	UNUM	Reinsurance Reimb
8/19/2025	ACH	(20,776.52)	UNUM	Reinsurance Reimb
8/19/2025	ACH	852,306.85	CVS	Rx weekly
8/20/2025	ACH	(763.00)	UNUM	Reinsurance Reimb
8/21/2025	7181	4,972.10	CanaRx	Rx expense
8/21/2025	7182	156.83	CMS	Phone
8/21/2025	7183	7,664.00	HCGIT	Health Insurance
	7184		VOID	VOID
8/22/2025	ACH	(404.72)	UNUM	Reinsurance Reimb
8/25/2025	ACH	650,608.14	Blue Medicare Rx	Medicare rx
8/25/2025	7185	3,407.31	Hamp Retirement	Aug Deductions
8/27/2025	ACH	726,024.78	CVS	Rx weekly
8/27/2025	ACH	14,190.53	Checkwriters	payroll 8/28
8/28/2025	ACH	(73,772.08)	UNUM	Reinsurance Reimb
		10,418,412.99		

Medex 14.2% increase, 1/1/26
20% increase on 10/1/25.

A rate increase for 7/1/26 will be determined in January 2026

	July	August	September	October	November	December	January	February	March	April	May	June	TBD
Premium	8,348,100	8,308,727	9,800,000	9,800,000	9,800,000	9,980,000	9,980,000	9,980,000	9,980,000	9,980,000	9,980,000	9,980,000	
Stop Loss reimbursement	240,086	425,000	100,000					100,000	100,000	200,000	250,000	250,000	
CVS Rebate			2,100,000			2,100,000			1,800,000			1,800,000	
BCBS Funding	(6,153,533)	(6,069,200)	(7,000,000)	(7,500,000)	(6,069,200)	(7,000,000)	(6,200,000)	(7,500,000)	(6,200,000)	(6,200,000)	(7,500,000)	(7,000,000)	
CVS Claims	(2,899,440)	(2,900,000)	(2,900,000)	(2,200,000)	(2,200,000)	(2,200,000)	(2,200,000)	(2,200,000)	(2,200,000)	(2,200,000)	(2,200,000)	(2,200,000)	
CanRx	(11,918)	(10,500)	(10,500)	(10,500)	(10,500)	(10,500)	(11,000)	(11,000)	(11,000)	(11,000)	(11,000)	(11,000)	
Fed Pcori Fee	(39,719)												
Hamp Retirement Assessment	(130,358)												
HCGIT Op Expenses	(74,458)	(60,000)	(60,000)	(60,000)	(60,000)	(60,000)	(60,000)	(60,000)	(60,000)	(60,000)	(60,000)	(60,000)	
Blue Medicare Rx fee	(636,287)	(640,000)	(650,000)	(650,000)	(650,000)	(640,000)	(704,000)	(704,000)	(704,000)	(704,000)	(704,000)	(704,000)	
Stop Loss Premium	(204,290)	(204,000)	(204,500)	(204,500)	(204,500)	(204,500)	(204,500)	(204,500)	(204,500)	(204,500)	(204,500)	(204,500)	
Net cash	(1,561,817)	(1,149,973)	1,175,000	(825,000)	605,800	1,965,000	600,500	(599,500)	2,500,500	800,500	(449,500)	1,850,500	4,912,010

Confident

Confident first 6 months, will have next 6 month # from Feds in September

Fairly confident

Fluctuates

Premium assumptions : Medex increase of 14.2% for 1/1/26.

Premium assumption: Active plan increase of 20% on 10/1/25

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Vote

The Hampshire County Group Insurance Trust will follow insurance industry standards and not provide claim data to Units or their representatives for Trust Units with fewer than 100 subscribers.



Medicare Advantage

joes@hcgit.org

Received: Sep 19, 2025 4:08 PM
Expires: Dec 18, 2025 5:08 PM
From: heidi.fountain@bcbsma.com
To: joes@hcgit.org
Cc:
Subject: Medicare Advantage

Attachments: Medicare Advantage Group Benefit Summary HMO 10 20 35 2025 (1).pdf , 55-001089650-26-Group-FreedomRx-PPO-Summary-of-Benefits.pdf , 2026 EGWP Changes - ANOC Extract - HMO.pdf

This message was sent securely using Zix ®

Good afternoon, Joe.

As promised, below are the 2026 Medicare Advantage HMO and PPO FreedomRx rates, with the same pharmacy copays you have today.

Medicare HMO \$10/\$20/\$35 - \$641.48
Medicare PPO Blue FreedomRx \$10/\$20/\$35 - \$530.25

I've also attached a copy of the 2026 PPO Blue FreedomRx summary. The 2026 Medicare HMO summary isn't available yet, so I included the 2025 version with a document that demonstrates the year/year changes.

Please let me know if you have any question. Thank you and have a great weekend.

Best,

Heidi

Heidi Fountain (*She /Her/Hers*)

Senior Account Executive, Municipal Sales

Blue Cross Blue Shield of Massachusetts

Phone (617) 246-3002 | Email: heidi.fountain@bcbsma.com

bluecrossma.org



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Leadership
Council

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MEDEX 2 w/PDP - 2026

	Option 1		Option 2 (BCBS)	
	2024		2024	
Blue Medicare Rx \$10,	\$ 180.45	6.55%	\$ 180.45	6.55%
Medex 2	\$ 153.75	4.51%	\$ 154.46	6.44%
BCBS Admin	\$ 25.80	1.02%	\$ 25.80	1.02%
Trust Admin/CanaRx	0.00		0.00	
	\$ 360.00	5.26%	\$ 360.71	6.09%

	2025		2025	
Blue Medicare Rx \$10,	\$ 223.08	23.62%	\$ 223.08	23.62%
Medex 2	\$ 166.60	7.86%	\$ 161.87	4.80%
BCBS Admin	\$ 26.32	2.00%	\$ 26.32	2.00%
Trust Admin/CanaRx	0.00		0.00	
	\$ 416.00	15.33%	\$ 411.27	14.02%

	Trust		BCBS		Rx Copay Change	
	2026		2026		2026	
Blue Medicare Rx \$10,	\$ 262.12	17.50%	\$ 262.12	17.50%	\$ 256.79	15.11%
Medex 2	\$ 191.03	14.66%	\$ 175.15	8.20%	\$ 191.36	14.86%
BCBS Admin	\$ 26.85	2.03%	\$ 26.85	2.03%	\$ 26.85	2.03%
Trust Admin/CanaRx			0.00			
	\$ 480.00		\$ 464.12		\$ 475.00	
	15.4%		11.6%		14.2%	

Add \$5 to Trust

Add \$5.33 Rx change

Blue Medicare Rx CoPay Change

Current Retail

Tier 1	\$	10
Tier 2	\$	20
Tier 3	\$	35

Proposed Retail

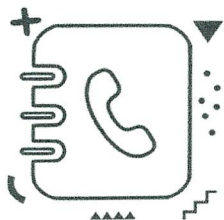
Tier 1	\$	10
Tier 2	\$	25
Tier 3	\$	50

Current Mail

Tier 1	\$	20
Tier 2	\$	40
Tier 3	\$	70

Proposed Mail

Tier 1	\$	20
Tier 2	\$	50
Tier 3	\$	110



CONTACT LIST

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John Doe	Client	+1 123-456-7890	john.doe@example.com
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Alex Johnson	Colleague	+1 555-123-4567	alex.johnson@example.com
Emily Brown	Friend	+1 888-555-7890	emily.brown@example.com
Michael Williams	Business Partner	+1 777-123-4567	michael.williams@example.com